

UNITED STATES BANKRUPTCY COURT  
EASTERN DISTRICT OF TENNESSEE  
SOUTHERN DIVISION

IN RE:

BETTY SUE HOWARD

Debtor(s)

CASE NO. 13-11877

CHAPTER 13

CREDITOR: Bank of America

OBJECTION TO CONFIRMATION

Creditor objects to confirmation upon the following grounds:

- ☒ 1. Creditor does not have adequate protection.
- ☒ 2. Creditor's security has been improperly valued.
- ☐ 3. Security is worth more than claim. Plan doesn't provide for interest or other charges, or provides insufficient interest.
- ☐ 4. Unsecured claims are divided into classes without rational basis, and/or discriminates unfairly against a class.
- ☒ 5. Security interest in home is modified or default not cured within a reasonable time.
- ☐ 6. The plan was modified without proper notice.
- ☐ 7. Plan isn't in good faith and/or is not best fair effort.
- ☐ 8. Payment in excess of that in Chapter 7 not provided.
- ☒ 9. Creditor has a secured claim and hasn't accepted plan.
- ☐ 10. Insufficient time to specify grounds, and other.

Creditor prays for a hearing, for appropriate orders, and for notice and opportunity to be heard on any and all matters, proceedings or others in this case.

Respectfully submitted,

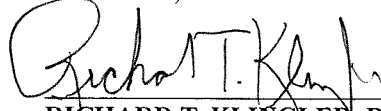
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JUN 04 2013

With The Chapter 13 Trustee

6/13/13

KENNEDY, KOONTZ & FARINASH



RICHARD T. KLINGLER, Bar No. 006594

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ATTORNEYS FOR Bank of America